

WHAT IS CLAIMED IS:

1           1. A method in which  
2           virtual purchase information, which does not include any identifier of a real financial  
3           account, is provided, in an on-line connection to a merchant, to pay for of an item,  
4           the merchant provides the item and the virtual purchase information to a delivery  
5           service,  
6           at the delivery service, the virtual purchase information is converted to a real delivery  
7           address, and  
8           the item is delivered to the delivery address.

1           2. The method of claim 1 in which the virtual purchase information includes a  
2           virtual account identifier.

1           3. The method of claim 2 in which the virtual purchase information includes a  
2           VETO-applied account number.

1           4. The method of claim 1 in which the virtual purchase information includes a  
2           virtual account transaction order.

1           5. The method of claim 4 in which the virtual account transaction order  
2           comprises a VETO order.

1           6. The method of claim 1 also including physically associating a label that  
2           contains the virtual purchase information with the item.

1           7. The method of claim 1 in which the delivery service includes FEDEX or UPS  
2           or the United States Postal Service.

1           8. The method of claim 1 also including storing the real delivery address and the  
2           related virtual purchase information in a database under the control of the delivery service.

1           9.       The method of claim 1 in which the virtual purchase information is associated  
2 with a real financial account.

1           10.      A method in which  
2                  virtual delivery information, which does not include any identifier of a real delivery  
3                  address, is provided, in an on-line connection to a merchant, with respect to a purchase of an  
4                  item,

5                  the merchant provides the item and the virtual delivery information to a delivery  
6                  service,

7                  at the delivery service, the virtual delivery information is converted to a delivery  
8                  address, and

9                  the item is delivered to the delivery address.

1           11.      The method of claim 10 also including physically associating a label that  
2 contains the virtual delivery information with the item.

1           12.      The method of claim 10 in which the delivery service includes FEDEX or  
2 UPS or the United States Postal Service.

1           13.      The method of claim 10 also including storing the real delivery address and  
2 the related virtual delivery information in a database under the control of the delivery service.

1           14.      A method comprising  
2                  providing real delivery information to a delivery service,  
3                  associating with the delivery information a code that does not itself reveal the  
4 delivery information,  
5                  making the code known to the delivery service, and  
6                  in connection with a purchase of an item that is to be delivered according to the  
7 delivery information, providing the code to a merchant for forwarding to the delivery service.

1           15. The method of claim 14 in which the real delivery information includes  
2 personal information about a purchaser.

1           16. The method of claim 14 in which the personal information includes a name  
2 and an address.

1           17. The method of claim 14 in which the code is provided to the merchant  
2 electronically through a communication network.

1           18. The method of claim 14 in which the code is provided to the merchant  
2 telephonically.

1           19. The method of claim 14 also including the forwarding of the code to the  
2 delivery service.

1           20. The method of claim 14 also including  
2 delivering the item.

1           21. A method comprising  
2               at a delivery service, storing personal delivery information associated with a  
3 consumer and storing a code corresponding to the personal delivery information, the code not  
4 itself revealing the personal delivery information,  
5               receiving from a merchant a package for delivery to the consumer, and a code  
6 representing delivery information for the package,  
7               using the stored information and code to translate the code to the personal delivery  
8 information, and  
9               delivering the package in accordance with the personal delivery information.

1           22. The method of claim 21 in which the personal delivery information includes a  
2 name and an address and may include other personal information.

1           23. The method of claim 11 in which multiple packages bearing the code are  
2 received at different times.

1           24. Apparatus comprising  
2            a package to be delivered to a customer, the package containing an item sold by a  
3 merchant to the customer, and  
4            a code representing delivery instructions for the package, the code not itself revealing  
5 the delivery instructions,  
6            the package being free of any direct indication of the delivery instructions so that a  
7 person observing the package is unable to determine the delivery instructions without  
8 knowledge of the association between the code and the delivery instructions.

1           25. A method comprising  
2            delivering a package to a package delivery service, the package containing an item  
3 sold by a merchant to the customer,  
4            providing to the package delivery service a code representing delivery instructions for  
5 the package, the code not itself revealing the delivery instructions,  
6            the package being free of any direct indication of the delivery instructions so that a  
7 person observing the package is unable to determine the delivery instructions without  
8 knowledge of the association between the code and the delivery instructions.

1           26. A method comprising  
2            establishing a virtual account with a virtual account issuer, the virtual account being  
3 associated with a financial account,  
4            associating a package delivery code with the virtual account, the package delivery  
5 code representing, but not itself revealing, delivery instructions for packages directed to a  
6 holder of the virtual account, and  
7            providing the package delivery code to a package delivery service for use in  
8 delivering packages of items purchased from merchants using the virtual account.